



September 10, 2012

California Health Benefits Exchange
560 J Street, Suite 290
Sacramento, CA 95814

Attention: Mr. Peter V. Lee, Executive Director
Ms. Kimberly Belshe, Board Member
Ms. Diana S. Dooley, Ex-officio Board Member
Mr. Paul Fearer, Board Member
Ms. Susan Kennedy, Board Member
Dr. Robert Ross

Dear Mr. Lee and Board Members:

Last week, the California Health Benefit Exchange Board voted to exclude stand-alone vision plans from offering coverage in the California Health Benefit's individual exchange. The repercussions of this decision are serious and could set in motion unintended negative impacts to the Sacramento Region and the State of California.

The result of this action eliminates VSP (Vision Service Plan) Vision Care from competing for individual plans. VSP Vision Care is a company started and grown in California that is currently the largest vision benefits and services company in the United States. The Vision Care division is but one of five corporate divisions falling under VSP Global, headquartered in the Sacramento Region and employing more than 2,000 Californians. The board's action resulting in VSP Vision Care's exclusion from the Exchange at this point in time could have very real economic impacts for California and the Sacramento Region.

The Sacramento Region has been particularly hard hit by the current economic downturn. That is why we have come together as a region to launch Next Economy, an initiative to jump start our region's post-recession economic growth. And key to our region's economic vitality at any time are major employers such as VSP. VSP is a valued member of our business community that we cannot afford to lose.

Further, and of vital importance to the mission of the California Health Benefits Exchange, this decision deprives California consumers the opportunity to choose a quality company and option that provides benefits, services, products and solutions that are unparalleled in the optical industry. VSP Vision Care counts 58 million members nationwide, including 14.3 million Californians – among them all CalPERS recipients. Their network includes nearly 5,000 independent eye doctors in California alone, serving rural, urban and suburban populations. This option should be offered to all, including individuals less advantaged who the Health Benefits Exchange is charged to serve.

It is our understanding that it is still possible for changes to be made for the individual program. Michael Lujan, Director of Small-Employer Programs for the Health Benefit Exchange was quoted in the Sacramento Business Journal last week as saying that this situation could be considered and corrected in the future. There are national examples for the inclusion of stand-alone vision plans in individual exchanges. Early adopters of health exchanges in both Maryland and Massachusetts have chosen this path.

Our request is simple. For the sake of the Sacramento Region and a company started and headquartered in California, as well as the citizens of our state seeking quality and affordable health coverage, we ask that the

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Health Care Benefit Exchange Board reconsider their decision to exclude stand-alone vision plans from the California Health Benefit Exchange individual offerings as soon as possible.

Thank you for your consideration of this request.

Sincerely,



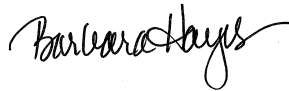
Roger Niello
President & CEO
Sacramento Metro Chamber



Meg Arnold
CEO
SARTA



Bill Mueller
President & CEO
Valley Vision



Barbara Hayes
President & CEO
SACTO